

**Information to identify the case:**

Debtor 1	<u>Douglas M. Friedman</u>	Social Security number or ITIN	xxx-xx-7275
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Kimberlee M. Friedman</u>	Social Security number or ITIN	xxx-xx-0985
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-29965-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas M. Friedman

Kimberlee M. Friedman

10/25/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Douglas M. Friedman  
 Kimberlee M. Friedman  
 Debtors

Case No. 18-29965-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.  
 db/jdb

+Douglas M. Friedman, Kimberlee M. Friedman, 1001 Whispering Way, Apt. 41,  
 Aberdeen, NJ 07747-1977  
 sp +Daniel Green, Goldzweig, Green, Eiger Biedzynski, 4400 Route 9, Suite 2200,  
 Freehold, NJ 07728-4239  
 r +Keller Williams Realty, 50B Route 9 North, Morganville, NJ 07751-1526  
 518047199 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517992423 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 517800252 Citizen One Bank, RJW-218, PO Box 42002, Providence, RI 02940-2002  
 517800254 +Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, Po Box 790040,  
 St. Louis, MO 63179-0040  
 517800255 +Higher Education Student Assistance Auth, Hesaa Servicing/Attn: Bankruptcy, Po Box 548,  
 Trenton, NJ 08625-0548  
 517902216 +Home Depot, PO Box 9001010, Louisville, KY 40290-1010  
 517800258 N.J. Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245  
 518125449 +NJCLASS, PO BOX 548, TRENTON, NJ 08625-0548  
 517902215 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,  
 Trenton, NJ 08695)  
 517800261 Shapiro & DeNardo, LLC, 1400 Commerce Parkway, Suite B, Mount Laurel, NJ 08054  
 518006923 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 26 2019 01:19:13 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 26 2019 01:19:09 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517800249 EDI: BANKAMER.COM Oct 26 2019 04:38:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998  
 517800250 +EDI: CAPITALONE.COM Oct 26 2019 04:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 517903960 EDI: CAPITALONE.COM Oct 26 2019 04:38:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 517946758 EDI: BL-BECKET.COM Oct 26 2019 04:39:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 517800251 +EDI: CHASE.COM Oct 26 2019 04:38:00 Chase Card Services, Correspondence Dept,  
 Po Box 15298, Wilmington, DE 19850-5298  
 518009892 +EDI: CITICORP.COM Oct 26 2019 04:38:00 Citibank, N.A., Citibank, N.A.,  
 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 517800253 +EDI: WFNBNB.COM Oct 26 2019 04:38:00 Comenity bank/J Crew, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 517800256 +EDI: HFC.COM Oct 26 2019 04:38:00 Hsbc Bank, Hsbc Card Srvs/Attn: Bankruptcy,  
 Po Box 4215, Buffolo, NY 14240-4215  
 517800257 +E-mail/Text: bncnotices@becket-lee.com Oct 26 2019 01:18:17 Kohls/Capital One,  
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
 517800259 +E-mail/Text: bnc@nordstrom.com Oct 26 2019 01:18:28 Nordstrom FSB, Attn: Bankruptcy,  
 Po Box 6555, Englewood, CO 80155-6555  
 518054420 E-mail/Text: bkrgeneric@penfed.org Oct 26 2019 01:17:17 PENTAGON FEDERAL CREDIT UNION,  
 PO BOX 1432, ALEXANDRIA, VA 22313  
 517800260 +E-mail/Text: bkrgeneric@penfed.org Oct 26 2019 01:17:42 Pentagon Federal Credit Union,  
 Attn: Bankruptcy, 2930 Eisenhower Avenue, Alexandria, VA 22314-4557  
 517954085 EDI: Q3G.COM Oct 26 2019 04:38:00 Quantum3 Group LLC as agent for, MOMA Trust LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 517800262 +EDI: RMSC.COM Oct 26 2019 04:38:00 Synccb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060,  
 Orlando, FL 32896-5060  
 517801604 +EDI: RMSC.COM Oct 26 2019 04:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 518149631 +EDI: RMSC.COM Oct 26 2019 04:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk VA 23541-1021  
 517800263 +EDI: RMSC.COM Oct 26 2019 04:38:00 Synchrony Bank/Banana Republic, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 517800264 +EDI: RMSC.COM Oct 26 2019 04:38:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 517970663 +EDI: AIS.COM Oct 26 2019 04:38:00 TD Bank, USA, by American InfoSource as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517800265 EDI: WTRRNBNBANK.COM Oct 26 2019 04:38:00 Target, Target Card Services,  
 Mail Stop NCB-0461, Minneapolis, MN 55440  
 517965428 +EDI: AIS.COM Oct 26 2019 04:38:00 Verizon, by American InfoSource as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517800266 +E-mail/Text: vci.bkcy@vwcredit.com Oct 26 2019 01:19:23 Volkswagen Credit, Inc,  
 Attn: Bankruptcy, Po Box 3, Hillboro, OR 97123-0003

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Oct 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518157642 EDI: WFFC.COM Oct 26 2019 04:38:00 Wells Fargo Bank, N.A.,  
Attn: Default Document Processing, 1000 Blue Gentian Road, MAC# N9286-01Y,  
Eagan MN 55121-7700  
517800267 +EDI: WFFC.COM Oct 26 2019 04:38:00 Wells Fargo Home Mor, Attn Bankruptcy Dept,  
P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

r C21/Mack Morris Iris Lurie, 47 Route 9 South  
517992430\* +Chase Bank USA, N.A, c/o Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
517992431\* +Chase Bank USA, N.A, c/o Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
517992432\* +Chase Bank USA, N.A, c/o Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
517992436\* +Chase Bank USA, N.A, c/o Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
517992451\* +Chase Bank USA, N.A, c/o Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
517992452\* +Chase Bank USA, N.A, c/o Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
517992454\* +Chase Bank USA, N.A, c/o Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTALS: 1, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Andrew G. Greenberg on behalf of Joint Debtor Kimberlee M. Friedman  
a.greenberglawfirm@verizon.net  
Andrew G. Greenberg on behalf of Debtor Douglas M. Friedman a.greenberglawfirm@verizon.net  
Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohrlab@LOGS.com,  
njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor VW Credit, Inc. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor VW Credit, Inc. kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Ross J. Switkes on behalf of Trustee Andrea Dobin rswitkes@msbnj.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9